

Notice of Allowability

Application No.

09/780,468

Examiner

Nga B. Nguyen

Applicant(s)

LILLY ET AL.

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the communication filed on October 11, 2007.
2. ☒ The allowed claim(s) is/are 1-10, 26-43, 60-66 and 72-78.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on October 11, 2007, which paper has been placed of record in the file.
2. Claims **1-10, 26-43, 60-66, and 72-78** are pending in this application..

Allowable Subject Matter/Reasons for Allowance

3. Claims **1, 26, 34, 60, and 72** are allowed over the prior arts cited records.

The closest prior arts are:

1) Marshall (United States Banker) discloses that "USAA Federal Savings Bank in San Antonio applied adaptive control to raise credit limits automatically on good customers in its military affinity card group." Raising a credit limit, however, is not the same as an offer for an *extra credit line*, as recited in claim 1. A credit limit reflects the spending power of a credit card (i.e., the maximum amount of funds that is financed to the cardholder for making purchases) and is typically limited to a particular amount that is predetermined by the issuer of the card. A credit limit is associated with a credit line, and thus may be considered, for example, an attribute of a credit line. That is, a credit line may have a certain credit limit. Accordingly, Marshall's mere description of a bank automatically raising credit limits to good customers does not show presenting an offer for an extra credit line to each customer in the target customer group.

2) Walker (US 6,330,544) discloses a system and process for forced "redemption vouchers such as gift certificates that may be issued and used in conjunction with credit

cards." *Walker*, column 1, lines 9-21. In *Walker*, "the term 'redemption voucher' means a printed item or other object having an inherent value derived from an underlying account accessible through a credit card clearing system." "In one embodiment, the redemption voucher identifier is an alias number or identifier that corresponds and links or maps to credit card holder 104's account number." In other words, *Walker* teaches a single credit card account, having only one credit line, that may be used to fund a redemption voucher. *Walker* does not teach "adding at least one extra credit line to the customer's credit card."

Therefore, it is clear from the description of Marshall's and Walker's inventions that the cited prior arts do not consider the possibility of: presenting an offer for an extra credit line to each customer in the target customer group; processing responses to the offers from customers in the target customer group and activating at least one extra line of credit to the existing credit card account of each customer that has responded to the offer for extra credit, as included in claims 1, 34, and 72; presenting an offer to a customer holding a credit card with at least one existing credit line; adding at least one extra credit line to the customer's credit card, as included in claims 26 and 60..

4. Claims (2-10), (27-33), (35-43), (61-66) and (73-78), are allowed because they are dependent claims of the allowable independent claims 1, 26, 34, 60 and 72 above, in that order.

Conclusion

5. Claims **1-10, 26-43, 60-66, and 72-78** are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-6796 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).

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A handwritten signature in cursive script that reads "Nga Nguyen".

NGA NGUYEN
PRIMARY EXAMINER

December 7, 2007